

REMARKS

A. Introduction

Applicants hereby respectfully request continued examination in accordance with 37 C.F.R. §1.114, and hereby submit this Request for Continuing Examination prior to payment of the issue fee.

Claims **1, 2, 4-7, 9, 13-36, 38 and 39** are pending and have been allowed. We note that independent claims **1, 33, 36 and 38**, and dependent claims **25-28** are listed herein to include the changes made by Examiner's Amendment found on page 2 of the Notice of Allowability.

Applicants have amended claim **15** herein to correct a typographical error. In particular, we have replaced the word "comprises" with "comprising". We respectfully submit that no new matter has been added.

B. New Claims 55-58

Applicants hereby submit new independent claims **55-58** which are fully supported by the application. In particular, independent **55** pertains to a computer readable medium storing instructions for facilitating a transaction between a customer and a merchant according to the process recited by claim **38**, and independent claim **56** recites an apparatus for facilitating a transaction between a customer and a merchant that includes a processor and a storage device, the storage device storing instructions utilized by the processor to facilitate the transaction according to the process recited by claim **38**. Thus, we respectfully submit that these claims are supported by at least claim **38**, that no new matter has been added, and that claims **55 and 56** should be allowable for at least the same reasons as claim **38**.

Similarly, independent **57** pertains to a computer readable medium storing instructions for facilitating a transaction between a customer and a merchant according to the process recited by claim **39**, and independent claim **58** recites an apparatus for facilitating a transaction between a customer and a merchant that includes a processor and a storage device, the storage device storing instructions utilized by the processor to

facilitate the transaction according to the process recited by claim **39**. Thus, we respectfully submit that these claims are supported by at least claim **39**, that no new matter has been added, and that claims **57 and 58** should be allowable for at least the same reasons as claim **39**.

C. Conclusion

If the Examiner has any questions regarding this Request for Continued Examination or the present application, or has any suggestions for expediting the allowance of the present application, the Examiner is cordially requested to contact Stephan Filipek at telephone number (203) 461-7252 or via electronic mail at sfilipek@walkerdigital.com.

D. Authorization to Charge Appropriate Fees

Please charge any appropriate fees set forth in 37 C.F.R. §§ 1.16 – 1.18 for this Request for Continuing Examination (and for any accompanying papers) to Deposit Account No. 50-0271, Order No. 00-039. Please credit any overpayment to the same account.

Respectfully submitted,

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Date

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